Bank-ID (ENG)

Bank ID

A security solution that uses digital identification. Many authorities use BankID in their e-services.

To obtain a BankID, you must have a social security number and be a customer of one of the banks that issue BankID. The age limit is decided by the banks themselves, but the most common is that you must be either 13 or 18 years old. Minors must always have the parents approval.

To order a BankID you must log in to your bank and order from them.

You can get a bank ID from these banks:

- Danske Bank in Sweden
- handelsbanken
- Ica Banks
- Länsförsäkringar Bank
- Nordea
- SEB
- Skandiabanken
- Sparbanken Syd
- Swedbank
- Bank of Åland Sweden

Can you get an account without a personal number or with a

coordination number?

Connect your business:

To connect your business to BankID so that your customers can quickly and seculrely identify themselves and make signatures in your e-services.

https://www.bankid.com/foretag/anslut-foeretag

And you must contact through the form below:

https://www.bankid.com/foretag/kontakt-foeretag

What information do we get when people identify themselves with bank id?

How Bank-Id works?

To identify yourself with both companies and authorities and use different e-services and sign agreements, if you use Bank-id then you do not need to create accounts and passwords among the different players and can instead use the same digital security solution with everyone.

The vast majority choose Mobile Bank-ID because of its convenience to be on the phone. Through the App, a user can log in with face recognition, security code, or fingerprint depending on what the phone supports. And one can have a Bank-ID on several devices.

Safety

All Bank Id services are carefully tested by both our own and independent testers to ensure quality and safety. Independent code review, security analysis, and penetration testing are used both continuously and with each major change.

https://www.bankid.com/foretag/saekerhet

QR code and autostart token for increased safety:

- QR code for BankID on another device

QR code is used when the customer visits your services on a computer but makes the identification via Mobile BankID. The QR code connects the customer on the device with the service and therefore the customer no longer needs to enter their social security number.

- Autostart token on the same device

The autostart token is used when the customer visits your services on the same device as BankID, usually in a mobile phone. The BankID app is launched directly from your service. The identification is faster while you ensure that no one can steal an identification or signature.

Common Services

- Identify yourself and log in to your bank, pay your bills, review your savings and apply for a loan. The loan is granted and you sign the agreement digitally with your BankID.

- You have an appointment with your doctor. You identify yourself and have a video call with the doctor and do not have to go to the reception. You will receive a prescription printed out and can pick up your medicine at your local pharmacy.

- You're late for a meeting and it's raining. You identify yourself with BankID in the bus company's app and buy a trip. You arrive on time – and are dry.

- When you know who your customers are, security is higher, both for your company and for the customers. You can trust each other and play with open cards. When the individual's identity and integrity are secured, barriers disappear and new digital opportunities are created.

- Secure online purchases

- Digital tax return

- Financial advice online

- Loan applications and signing of the application online

- Electronic address change

- Sign tax declaration

- The Swedish Social Insurance Försäkrinkassan

- Municipal applications

- The work employment agency

- Insurances

- Pay securely on the internet

Always start with your internet bank when you want to get BankID!

BankID is an e-identification that you use to prove your identity when you are out on the Internet, e.g. at the bank, at the Swedish Social Insurance Agency or CSN. BankID is by far Sweden's largest e-identification and is issued by 12 banks in cooperation.
As a user, you need to install the BankID program or app on your computer, phone or tablet, and activate the e-identification BankID at your internet bank or, if applicable, have it sent home on a smart card. You can install the BankID program via the Internet bank or directly from the website

install.bankid.com

while the app is downloaded from the App Store or Google Play, depending on the type of phone / tablet you have.

When you are going to get started with BankID for the first time, you should go through your internet bank.

Get started with Mobile BankID

1. Download BankID security app

You do this from the App Store or Google Play, depending on the type of mobile phone or tablet you have.

2. Log in to your internet bank and order Mobile BankID

It differs slightly between different banks. Follow the instructions for ordering Mobile BankID at your internet bank.

3. **Activate Mobile BankID**

Activation differs depending on whether you do it from a computer or from a mobile device.
When you activate from a computer, a QR code is displayed which you

must read into the BankID app.
If you are using a mobile device, click on a link that launches the app.

BankID on card

BankID on card consists of a BankID which is stored on a smart card, i.e. a plastic card of the credit card type. Depending on which bank issues the card, it can be about e.g. a debit card or a pure BankID card. Common to all cards that contain a BankID is that the BankID logo is on the card. To be able to use BankID on cards, you also need a card reader that is connected by cable to your computer. Your bank provides you with both cards and card readers.

You also get a PIN for your BankID on the card, which is a combination of numbers you enter when you use your BankID. Depending on the type of card reader you have, enter your PIN on the computer keyboard or on the card reader's built-in keypad.

Get started with BankID on a card

When you are going to get started with BankID for the first time, you should go through your internet bank.

1. **Log in to your internet bank.**
2. **Install BankID security software according to the bank's instructions.**
3. **Install the card reader in your computer and insert your BankID card into it.**
4. **Start using your BankID.**

BankID on file

BankID on file is stored securely in your computer. You activate BankID on file via your internet bank. To be able to activate BankID on file, you also need BankID security software.

In connection with activating BankID on file, you also determine a personal password that is linked to your BankID. This password is not known by anyone but you, nor by the bank, and cannot be reset if you forget it. Should this happen, you must activate a new BankID at your internet bank.

If you write down your password, remember to keep it in such a secure way that no unauthorized person can access it.

Get started with BankID on file

When you are going to get started with BankID for the first time, you should go through your internet bank.

1. Install BankID security software according to the bank's instructions.
2. Activate a BankID on file according to the bank's instructions.
3. Start using your BankID.

The most important safety tips

Never give codes from the bank box to a person who calls you or contacts you via Facebook / Messenger. It could be a fraudster trying to order a BankID in your name.

Never use BankID at the request of anyone else. A fraudster can use it to order a BankID in your name or steal money.

Always read carefully the texts displayed in the BankID app: Where do I log in? What do I sign?

If you suspect that you are the victim of fraud, you should block all your BankIDs, contact your bank and make a police report.

Activate notification and you will be notified if someone activates a new BankID for your social security number.

BankID is a personal e-identification and is comparable to, for

example, passports and driving licenses. You therefore need to process your BankID in a secure manner.

2020 Annual Report:

https://www.bankid.com/assets/bankid/stats/2020/statistik-2020-12.pdf

Bank-Id values:

Secure Proactive Available

Usage Scenarios:

- Computer and mobile device
- Computer only
- Mobile only

https://www.bankid.com/utvecklare/guider/praxis/praxis-anvaendarfall

How to obtain Swedish e-identification

Contact your Swedish bank or Telia. They can issue you with e-identification. On the BankID website there is a list of all the banks that issue Mobile BankID for mobile devices or BankID using a smart card and reader or computer file. There is information on Telia's website about how to obtain the Telia e-identification.

You can also download the app Freja e-ID from App Store or Google Play. To be able to log in to our e-services we require that you upgrade to Freja e-ID plus.

Banker som utfärdar BankID (Banks issuing BankID)

Telia e-legitimation (Telia e-identification)

Freja e-ID